

Fill in this information to identify the case:

Debtor 1 WILLIAM R JOHNSON

Debtor 2 Darinda S Johnson
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI

Case number 15-10821

8

aka Wendy Johnson

Official Form 410S2**Notice of Postpetition Mortgage Fees, Expenses, and Charges**

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Ditech Financial LLC

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 0677

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

 No Yes. Date of the last notice: _____**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	(1)	\$ _____
2. Non-sufficient funds (NSF) fees	(2)	\$ _____
3. Attorney fees	(3)	\$ _____
4. Filing fees and court costs	(4)	\$ _____
5. Bankruptcy/Proof of claim fees	(5)	\$ _____
6. Appraisal/Broker's price opinion fees	(6)	\$ _____
7. Property Inspection fees	(7)	\$ _____
8. Tax advances (non-escrow)	(8)	\$ _____
9. Insurance advances (non-escrow)	Lender Placed Insurance Effective 4/30/18-4/30/19	(9) \$ 1,143.00
10. Property preservation expenses. Specify: _____	(10)	\$ _____
11. Other. Specify: _____	(11)	\$ _____
12. Other. Specify: _____	(12)	\$ _____
13. Other. Specify: _____	(13)	\$ _____
14. Other. Specify: _____	(14)	\$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1

Debtor 1 WILLIAM R JOHNSON

Case number (*if known*) 15-10821

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ BOBBI JO CRAWFORD
Signature

Date 10/25/2018

Print	<u>BOBBI JO CRAWFORD</u>	Title	<u>Bankruptcy Representative</u>
Company	<u>Ditech Financial LLC</u>		
Address	<u>P.O. Box 6154</u>		
	<u>Rapid City, SD 57709-6154</u>		
Contact phone	<u>888-298-7785</u>	Email	<u>poc.team@Ditech.com</u>

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE District of Mississippi (Northern)

IN RE: Darinda S Johnson
William R Johnson

NO. 15-10821

I hereby certify that on October 25, 2018, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid:

Darinda S Johnson
PO Box 47
Independence, MS 38638-0047
aka Wendy Johnson

William R Johnson
438 Bett Rd
Coldwater, MS 38618-5241

Via filing with the US Bankruptcy Court's CM ECF system to the following:

Robert H. Lomenick, Jr.
P.O. Box 417
Holly Springs, MS 38635

Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201

This is October 25, 2018

/s/ Bobbi Jo Crawford
Bobbi Jo Crawford
Quality Assurance Specialist
Ditech Financial LLC
PO Box 6154
Rapid City, SD 57709
Phone: 1-888-298-7785
Fax: 1-866-529-1471
Email: poc.team@ditech.com

CERTIFICATE OF INSURANCE

NEW DECLARATION ***** EFFECTIVE 04/30/18
12:01 AM, STANDARD TIME.

AMERICAN BANKERS
INSURANCE COMPANY OF FLORIDA
11222 Quail Roost Drive, Miami, FL 33157

CERTIFICATE NUMBER	POLICY PERIOD	TERM	ACCOUNT/AGENT NUMBER
[REDACTED]	FROM 04/30/18	TO 04/30/19	MONTHS 012 [REDACTED]
BORROWER ACCOUNT/LOAN NUMBER	MASTER POLICY NUMBER		
[REDACTED]	[REDACTED]		
BORROWER NAME AND ADDRESS	MASTER POLICYHOLDER NAME AND ADDRESS		
WILLIAM JOHNSON 438 BETT RD COLDWATER, MS 38618	DITECH FINANCIAL LLC ITS AFFILIATES AND/OR ASSIGNS P O BOX 979282 MIAMI FL 33197		

DESCRIPTION OF PROPERTY				
YEAR	MODEL AND BODY TYPE	BORROWER DEDUCTIBLE	IDENTIFICATION NUMBER	MAXIMUM LIMIT OF LIABILITY
1996	CAVALIER HOMES MODEL	**	ALCA02965	\$49,626

Endorsements made a part of this Certificate of Insurance at time of issuance:

COI0003C -08/16*, COI0033E -02/16*, COI0042E -05/16*, COI0231E -02/17*,
N8051 -04/15*

** DEDUCTIBLES: \$500 FOR WINDSTORM/HAIL/FLOOD, 10% OF THE LIMIT OF LIABILITY FOR EARTHQUAKE DAMAGE, AND \$250 FOR ALL OTHER PERILS

PREMIUM	
BASIC PREMIUM	\$1,093.00
VACANT HOME COVERAGE	\$50.00
TOTAL PREMIUM	\$1,143.00

THIS IS A COLLATERAL PROTECTION CERTIFICATE OF INSURANCE. IT DOES NOT PROVIDE ANY LIABILITY COVERAGE AND IT MAY NOT FULLY PROTECT THE BORROWER'S INTERESTS.

NOTE: THIS COVERAGE WILL TERMINATE IF THE LOAN IS PAID OFF.

ACCOUNT/AGENT ADDRESS:

ASSURANT INSURANCE AGENCY
440 MOUNT RUSHMORE ROAD

RAPID CITY SD 55701

COUNTERSIGNED: 07/05/18


BY _____

BORROWER COPY

AUTHORIZED REPRESENTATIVE

CA07AB01.DOD-0416

CIA CIMCE.DOD-0916

Delaware

PAGE 1

The First State

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"DITECH MORTGAGE CORP", A CALIFORNIA CORPORATION,
"DT HOLDINGS LLC", A DELAWARE LIMITED LIABILITY COMPANY,
WITH AND INTO "GREEN TREE SERVICING LLC" UNDER THE NAME OF
"GREEN TREE SERVICING LLC", A LIMITED LIABILITY COMPANY
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE,
AS RECEIVED AND FILED IN THIS OFFICE THE THIRTEENTH DAY OF
AUGUST, A.D. 2015, AT 1:35 O'CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF
THE AFORESAID CERTIFICATE OF MERGER IS THE THIRTY-FIRST DAY OF
AUGUST, A.D. 2015, AT 12:05 O'CLOCK A.M.

2458190 8100M

151168309

You may verify this certificate online
at corp.delaware.gov/authver.shtml




Jeffrey W. Bullock, Secretary of State
AUTHENTICATION: 2641973

DATE: 08-13-15

STATE OF DELAWARE CERTIFICATE OF MERGER

Pursuant to Title 6, Section 18-209 of the Delaware Limited Liability Company Act, the undersigned hereby executes the following Certificate of Merger:

FIRST: The surviving limited liability company is **Green Tree Servicing LLC**, a Delaware limited liability company, and the corporation and limited liability company being merged into this surviving limited liability company are:

DT Holdings LLC, a Delaware limited liability company, and
Ditech Mortgage Corp, a California corporation.

SECOND: The Agreement and Plan of Merger has been approved, adopted, certified, executed and acknowledged by each of the constituent corporations and limited liability companies pursuant to Title 6, Section 18-209 of the Delaware Limited Liability Company Act.

THIRD: The name of the surviving limited liability company is hereby amended to **Ditech Financial LLC**, a Delaware limited liability company (as such surviving entity, the "Surviving Limited Liability Company").

FOURTH: The mergers are to become effective as of 12:05 AM EDT on August 31, 2015.

FIFTH: The Agreement and Plan of Merger is on file at 3000 Bayport Drive, Suite 880, Tampa, FL 33607, the principal place of business of the Surviving Limited Liability Company.

SIXTH: A copy of the Agreement and Plan of Merger will be furnished by the Surviving Limited Liability Company on request, without cost, to any stockholder or member of the constituent corporations or limited liability companies, as applicable.

[The remainder of page intentionally left blank.]

IN WITNESS WHEREOF, said Surviving Limited Liability Company has caused this certificate to be signed by an authorized officer, the 4th day of August, 2015.

GREEN TREE SERVICING LLC

By: Wanda Lamb-Lindow
Name: Wanda Lamb-Lindow
Title: Assistant Secretary